

Appin No. 09/607843
Amdt. Dated: March 16, 2007
Response to Office Action of January 17, 2007

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REMARKS/ARGUMENTS

The Applicant thanks the Examiner for the Office Action dated January 17, 2006.

Claim Rejections - 35 USC § 101

In response to the rejections under 35 USC 101, claims 1 and 29 have been amended to specify an additional step of "using the parameter to perform online banking".

Claim Rejections - 35 USC § 112

It is submitted that the above-mentioned amendment also addresses the Examiner's rejection under 35 USC 112. However, the Applicant questions why the Examiner has decided to raise this point at such an advanced stage of examination. If the Examiner considered that the present claims are deficient, then this deficiency would apply to any of the claims previously filed on this case.

Claim Rejections - 35 USC § 103

The Applicant contests the Examiner's assertions made in respect of the newly cited document Wanninger.

The Applicant would like particularly to focus on the assertion that Wanninger teaches the step of "sending page identity data and data regarding said graphical information to a printer networked with the computer system".

Wanninger is clear insofar as having "a survey form 20 *overprinted* on a scannable form 22" (see column 6, lines 59-59 of Wanninger). The scannable form comprises a timing track 24 and quality assurance marks 30, 32, 34, and 36. The information overprinted on the scannable form 22 makes the survey form 20 (column 7, lines 4-5). Since the survey form 20 is overprinted on the scannable form 22, it is clear that the resultant combined form is generated by two separate printing steps.

By contrast, the present invention prints the coded data and the graphical information together (see claim 1 and page 72, lines 1-2). In the detailed description, the coded data is generated as an IR layer over the CMYK layers to create CMYK+IR dot data for the printhead, although the coded data could in practice be printed with any color of ink. The present invention is able to print graphical information and coded data together by generating coded data in the printer using the page identity data sent from the computer system. Claim 1 now explicitly specifies this step, and basis for this amendment can be found at page 71, lines 6-9 and lines 18-29 ("tag encoder 766").

Wanninger does not teach a printer having the capacity to print coded data and graphical information together. This is also a deficiency of Dymetman. Moreover, Wanninger does not teach the step of sending page identity data to a printer (together with data regarding graphical information) and generating coded data using this page identity data. Wanninger plainly teaches *overprinting* graphical information onto a pre-printed scannable form and so has no reason to perform these steps specified in claim 1. In other words, Wanninger's forms are not printed "on-demand".

For these reasons, the Applicant submits that the rejection of obviousness against claims 1 and 29 is untenable, because Wanninger fails to teach the limitations asserted by the

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Examiner and, moreover, has no reason to modify his system so as to include these limitations.

It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the application is now in condition for allowance. Reconsideration and allowance of the application is courteously solicited.

Very respectfully,

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